Books.

An Historical and Statistical Account of Life Assurance; with Observations on Friendly Societies and Savings Banks. By Mr. ALFRED BURT, Secretary to a Life Office. Effingham Wilson, Royal Exchange.

THE proposition with which Mr. Burt desires to familiarise the popular mind is, that the data and deductions on which the system of life assurance is founded, are as satisfactory and conclusive as those of any other branch of commerce; and he only wishes it were as easy to induce the middle classes to avail themselves of the benefits as to make them understand the terms and conditions of life assurance.

The mutual system he recommends, as we do, above all others. On this point he says,

"Mutual societies are based on the only plan of life assurance which the public are interested in supporting. The experience of nearly a century derived from upwards of a hundred life companies confirms the conclusion at which scientific and mathematical investigation has arrived, that mutual assurance is the most advantageous to the assured. The annual reports of established offices show, that while in all mutual offices the assured's policies have increased in value, in proprietary companies the surplus premiums have been applied to increase the shares of the proprietors."

In mutual offices there are no shareholders,—the policy-holders themselves constituting the company amongst whom the profits are thus divided, and a policy in such offices has been known to increase in value no less than 600 per cent., while with proprietary companies, of course, the 500 per cent. would have been divided among the shareholders,—the value of the policy remaining as at first, without the slightest increase. There is not only room, but an urgent demand, according to Mr. Burt, *for* a great increase of mutual assurance societies: nevertheless, the increase of all classes of insurance offices in the United Kingdom of late years has been remarkable. In 1820, there were only twenty in all; but the number was exactly doubled in 1830; that number again was just doubled in 1840, when there were eighty. Singular as it may seem, adds the author, the increase has ever since proceeded in the same ratio—doubling *every* ten years,—so that, in 1845, one hundred and twenty had been established.[4]

Replete, however, as Mr. Burt's book is with matter of general interest, put in a popular form, devoid of much of that formidable statistical science which has heretofore repelled those classes for whose benefit it is so desirable that such books should be not only cheap and accessible as this, but also as readable and as generally interesting,—we can, nevertheless, perceive where and how the author might have here and there increased the information and the interest of his little work, as, for instance, from the historical matter to be found in Mr. Lewis Pocock's "Familiar Explanation of the Nature, Advantages, and Importance of Life Assurance,"—a work of information which we are surprised to find all special mention of by Mr. Burt either intentionally or unintentionally avoided. We by no means desire to disparage Mr. Burt's efforts, however; and hope that the exposition will be extensively perused by the class for whom it is specially intended,—not so much for Mr. Burt's interest, indeed, as for their own.

The Principles of the Differential and Integral Calculus Simplified, and applied to the Solution of various useful Problems in Practical Mathematics and Mechanics. By THOMAS TATE, Mathematical Master of the National Society's Training College, Battersea: author of "Exercises on Mechanics," &c. Longman and Co., Paternoster-row.

THE object of this new work of Mr. Tate is to bring the fundamental principles of the calculus within the comprehension of students with merely a knowledge of ordinary algebra and trigonometry, and to enable them to peruse such practical works as "Moseley's Principles of Engineering," "Whewell's Mechanics," &c. This object the author appears to have prepared the way of students for, with his usual tact and ability.

[4] It is estimated that capital to the amount of fifty millions has been already invested in these offices, yielding a revenue of more than one million per annum to Government. Their engagements are computed at upwards of one hundred and twenty millions.

On Copyright in Design in Art and Manufactures. By T. TURNER, of the Middle Temple. F. Elsworth, Chancery-lane.

AT the present moment, when the law of patents is in a sort of transition state, and genius and invention are, it is to be hoped, coming to something like an easy and profitable inheritance of their own "property in form" and substance, Mr. Turner's able little treatise is extremely well timed. It contains a complete anatomy of form in design, interwoven with more than a spice of quaint anecdote and curious "cases," and though not on a subject necessitating anything like a knowledge or treatise of high art, is all *about* art, in its ruhs and conflicts with £. s. d.,—amongst big wigs and little, Chancery and police,—set in motion by fleeced and fleecer, rogue and original; and though mainly, therefore, a compilation, is full of curious interest. The disquisition on property in form, however, with which so much lawyer learning is interwoven, may well boast of higher pretensions. Advices, too, are offered on practical points, such as a lawyer alone can safely give, and the principles of legal right as now administered, and those on which it ought to be extended, have been fully entered into. In an appendix are copies of such statutes in force as those of the four Engraving Acts, two Sculpture Acts, two Designs Acts, and International Act, and of the rules of the registrar of designs, and tables of fees, with lists of cases reported—in reference to which, by the way, the pages of THE BUILDER itself might have been searched to some purpose.

Miscellanea.

CENTRIFUGAL PUMP.—A model is said to have recently been made of a pump for draining marshes, &c., in which the principle of the turbine appears to have been adopted — or modified—so as to have led to a hope of its *doing wonders*. A small box water-wheel, made of tin, a little thicker, but no larger, than a halfpenny, is fitted at the bottom of a square tube dipping into a small cistern of water, and the wheel being made to rotate with great velocity, throws up water rapidly into the tube above itself, until it overflows in a continuous stream at the top, so as to deliver *eight* gallons per minute, and to drive it even through a nozzle to a distance of 20 feet. A wheel, about 15 inches in diameter, will, it is said, deliver 1,800 gallons per minute, worked by an engine of 4-horse power. The inventor is said to be a Mr. Appold, who proposes to aid the drainage of Haarlem Lake with one 40 feet in diameter, and delivering 1,500,000 gallons a minute. Great talk, this!

EXPOSITION OF ARTS AND MANUFACTURES AT BIRMINGHAM.—The exhibition of the manufactures of Birmingham and the midland counties was opened on the 3rd. The exposition is made in a temporary building of immense dimensions, in the grounds of Bingley House, Broad-street, and is described as being very satisfactory.

CLERKENWELL GRAVEYARDS.—Sir: Mr. Griffiths is not correct in stating the graveyards of Clerkenwell to be several feet above the public ways,—one only of the four being 1 foot above the way,—two of the others being level with it, and the one on Pentonville-hill being considerably beneath the public way. What depth does this gentleman assume to be the average of burials, when he takes an objection to the *exudations* through the walls? Were the ground much raised, a remedy might doubtless have suggested itself to him, — that of lining them. Of the evils of the system we have had *usque ad nauseam*—any remedy short of the one proposed, *i. e.* interdicting any more interments, sealing the vaults, and covering the graveyards with two feet of concrete, would be merely a shifting expedient, which the cupidity of parties interested might soon evade, and the remains of mortality be dealt with in as unscrupulous a manner as has been demonstrated to be the case in London—fatally injurious to those whose avocations bind them to these plague spots.

R. L. SIBLEY, District Surveyor.

OWEN AND HIS SOCIALISM.—A correspondent, dating from Adelphi, regrets the force of a remark by us, made while treating of model towns. The remark in question bore reference more particularly to doctrines at one time openly inculcated and afterwards withdrawn, or at least veiled and cast out of view. Now, the question here is not the moral character of the man or his sect, but the objectionable nature of doctrines, at one time at least, if not now, openly preached by the one and accredited by the other. We cannot accord even to one who "knows him and his principles thoroughly" a closer or more intimate *observance* and *consideration* than our own of doctrines which *have* been publicly taught by Mr. Owen and his disciples, whatever they may now do. For some years we closely considered *everything* published by them that we could possibly lay hands on. We began in admiration of the man —*then* universally esteemed—and ended in disgust with some of those doctrines which he *at length*, and by degrees, ventured to publish, in entire miscalculation of the strength and permanence of that public esteem which previous caution on his part had allowed to spread into world-wide renown, but which his subsequent imprudence converted into abhorrence, so that he and his sect became a by-word of reproach, that ultimately compelled them, as we said, to veil and withdraw what was rather too strong for the public taste to relish or their stomach to retain. At first Mr. Owen defied the tide of adverse public opinion that he himself had caused to set in against him, maintaining that the obnoxious doctrines were absolutely essential to the full carrying out of his social principles, and that the sooner the public reconciled themselves to them the better. Then it was that Mr. Owen utterly lost that repute and esteem which he never has regained, and never will, we fear, whatever be his own more recent line of policy. Then it was that he could no longer boast of such friends to his views as the Duke of Kent, and many more of even equal influence, had been. More we need not say, as our purpose certainly is not to republish and revive what its mistaken author *may* have repented of; but our only fear on reconsidering the remark objected to was, that we might thereby, by inference, be erroneously supposed to be countenancing Mr. Owen's present doctrines, as entirely devoid of that old leaven of offence. This, we trust, may not be the case, for we know less of his *present* published opinions than we do of his past. And neither would we desire to prejudice or prejudge the more matured fruits of his past experience and reflection, of the merits of which we thus, without being in the least ashamed of it, acknowledge our comparative ignorance.

NORTHAMPTON CORN EXCHANGE.—Sir: I scarcely know which is most to blame,—the parties who, through ignorance, state a sum for which it is utterly impossible to erect the building, or the architect who would lend himself to such a deception. Let any professional person, with the slightest knowledge of his business, sit down and make a rough calculation of the cost of such a building as is required by the Northampton Committee, and he will find it could not be executed for a less sum than from 12,000*l.* to 14,000*l.*, instead of 8,000*l.*, as stated; and if any person watches the case closely, he will find the truth of this assertion. It will prove a case of the deceived and the deceiver.—A SUBSCRIBER.

THE INTENDED NEW TOWN OF LLANDUDNO.—The great sale of building sites at the contemplated new town of Llandudno was held on Tuesday, at the large room in Plas Mawr, in the town of Conway. The room was quite full, but the result did but amount to the *bonâ fide* sale of about six or seven lots only. Next day (Wednesday) closed with the *bonâ fide* sale of thirty-seven lots. Three or four more were disposed of in the course of Thursday. Twenty-six thousand yards have been already sold, varying from 1s. to 1s. 6d. per square yard. The several lots sold will form a part of the eastern end of the crescent, also a full street near the Conway Bay, and a full street under the present village. The lots disposed of on Thursday were 2d. per yard higher than those of Wednesday, although on the same spot.—*Carnarvon Herald.*

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